

# UNITED STATES BANKRUPTCY COURT

Middle District of Pennsylvania

In re John E. Delack,

Case No. 19-01223

## TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

JCAP Funding LLC  
Name of Transferee

Name and Address where notices to transferee should be sent:  
JCAP Funding LLC  
PO Box 8001  
St. Cloud , MN 56302

Phone: 888-836-6853  
Last Four Digits of Acct #: 9996

AFS Acceptance LLC  
Name of Transferor

Court Claim # (if known): 3  
Amount of Claim: 15792.98  
Date Claim Filed: 04/10/2019

Phone: 954-475-5974  
Last Four Digits of Acct. #: 9996

Name and Address where transferee payments should be sent (if different from above):  
JCAP Funding LLC  
PO Box 11407 Dept #6419  
Birmingham , AL 35246-6419  
Phone: 888-836-6853  
Last Four Digits of Acct #: 9996

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Rhonda Pratt (Bankruptcy Specialist)  
Transferee/Transferee's Agent

Date: 7/14/2021

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.

**EXHIBIT K**  
**WAIVER OF NOTICE OF CLAIM**

Credito Real USA Finance, LLC (“Transferor”) has sold and assigned certain claims to JCAP Funding LLC (“Transferee”). Transferee is a limited liability company under the laws of the State of Delaware, maintaining a place of business at 16 McLeland Road, St. Cloud, MN 56303. Said claims arise from motor vehicle retail installment contracts (“Accounts”) issued to individuals who have filed petitions commencing cases under the U.S. Bankruptcy Code. Proofs of Claim with respect to the Accounts may have been filed under the following name:

AFS Acceptance, LLC

Transferor consents to the attachment of a copy of this Waiver of Notice of Transfer of Claim to a Notice of Claim filed by Transferor pursuant to Federal Rule of Bankruptcy Procedure 3001 (e) (2). Transferor specifically waives the right to receive notice of and object to the filing of the Notice of Claim. Transferor requests that Transferee be substituted for Transferor immediately upon Notice of Transfer of Claim.

A copy of this Waiver of Notice of Transfer of Claim shall have the same force and effect as the original.

IN WITNESS WHEREOF, Transferor has executed this Waiver of Notice of Transfer of Claim by and through its duly authorized officer on the 1st day of April, 2021.

Transferor: Credito Real USA Finance, LLC

DocuSigned by:  
By: Jon Schecter  
Name: Jon Schecter  
Title: VP of Finance